

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-34982-KRH  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony Jones  
650 Philbeck Crossroads  
Skipwith, VA 23968

Connie Jones  
650 Philbeck Crossroads  
Skipwith, VA 23968

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8538

Joint Debtor: xxx-xx-0501

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Anthony Jones and Connie Jones are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: September 30, 2014

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Anthony Jones  
 Connie Jones  
 Debtors

Case No. 10-34982-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: bullockn  
 Form ID: B18W

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 30, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2014.

db/jdb  
 cr +Anthony Jones, Connie Jones, 650 Philbeck Crossroads, Skipwith, VA 23968-1520  
 +Wells Fargo Dealer Services, Inc. f/k/a Wachovia D, c/o Peter S. Lake, Esquire,  
 192 Ballard Court, Suite 400, Virginia Beach, VA 23462-6538  
 9827865 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0000)  
 9827858 +Cato Corporation, Attention: Credit Department, Po Box 34216, Charlotte, NC 28234-4216  
 9827861 +Farmers Bank of Appomattox, Po Box 216, Appomattox, VA 24522-0216  
 9827862 +Fia Csna, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 9975128 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 10091855 Wells Fargo Bank N.A., C/O Bankruptcy R4057-01P, PO Box 13765, Roanoke, VA 24037-3765  
 10089034 Wells Fargo Bank, N.A., 7711 Plantation Rd, 1st Floor - MAC R4057-01P,  
 Roanoke, VA 24019-3224  
 9827871 +Wfb-ne (Worlds Foremost Bank), Attn: Collections, Po Box 82608, Lincoln, NE 68501-2608

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr EDI: AIS.COM Oct 01 2014 02:43:00 Midland Funding LLC by American InfoSource LP as a,  
 PO Box 4457, Houston, TX 77210-4457

cr +EDI: RECOVERYCORP.COM Oct 01 2014 02:43:00 Recovery Management Systems Corporation,  
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
 cr +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo Bank, N.A., Home Equity Group, X2303-01A,  
 1 Home Campus, Des Moines, IA 50328-0001  
 9864278 EDI: AIS.COM Oct 01 2014 02:43:00 American Infosource Lp As Agent for,  
 Cedar Hill National Bank, PO Box 248838, Oklahoma City, OK 73124-8838  
 9912864 EDI: AIS.COM Oct 01 2014 02:43:00 American Infosource Lp As Agent for,  
 World Financial Network National Bank As, Peebles, PO Box 248872,  
 Oklahoma City, OK 73124-8872  
 9827859 EDI: CITICORP.COM Oct 01 2014 02:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195-0000  
 9827860 EDI: RCSDELL.COM Oct 01 2014 02:43:00 Dell Financial Services, Attn: Bankruptcy Dept.,  
 Po Box 81577, Austin, TX 78708-0000  
 9843875 EDI: RESURGENT.COM Oct 01 2014 02:43:00 Dell Financial Services L.L.C.,  
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390  
 9977666 +EDI: BANKAMER.COM Oct 01 2014 02:43:00 Fia Card Services, NA As Successor In Interest to,  
 Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03,  
 Newark, DE 19713-6000  
 10101805 EDI: RMSC.COM Oct 01 2014 02:43:00 GE Money Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 9827863 +EDI: RMSC.COM Oct 01 2014 02:43:00 Gemb/belk, Po Box 981491, El Paso, TX 79998-1491  
 9827864 +EDI: RMSC.COM Oct 01 2014 02:43:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 9827866 +EDI: RMSC.COM Oct 01 2014 02:43:00 Lowes / MBGA, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 11544300 EDI: AIS.COM Oct 01 2014 02:43:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 9979618 +EDI: PRA.COM Oct 01 2014 02:43:00 PRA Receivables Management, LLC,  
 As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067  
 11517752 EDI: RECOVERYCORP.COM Oct 01 2014 02:43:00 Portfolio Investments II LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,  
 Miami, FL 33131-1605  
 11517753 EDI: RECOVERYCORP.COM Oct 01 2014 02:43:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 9827867 +EDI: SEARS.COM Oct 01 2014 02:43:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 9827868 EDI: WACHOVIA.COM Oct 01 2014 02:43:00 Wachov/ftu, Attn: Bankruptcy, Po Box 13765,  
 Roanoke, VA 24037-0000  
 9827869 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo, Po Box 6417,  
 Carol Stream, IL 60197-6417  
 9827870 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo Bank, 18700 Nw Walker Rd,  
 Beaverton, OR 97006-2950  
 9838999 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo Bank, N.A., c/o Wells Fargo Card Services,  
 Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210  
 11693309 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo Home Mortgage, Attn: Payment Processing,  
 1 Home Campus, MAC # 2302-04C, Des Moines, IA 50328-0001  
 11693310 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wells Fargo Home Mortgage, Attn: Bankruptcy Department,  
 3476 Stateview Blvd., MAC # D3347-014, Fort Mill, SC 29715-7203  
 9827872 EDI: WFNNB.COM Oct 01 2014 02:43:00 Wfnnb/peebles, Po Box 64,  
 Jacksonville, TX 75766-0000  
 9827873 +EDI: WFFC.COM Oct 01 2014 02:43:00 Wfs Financial/Wachovia, Po Box 19657,  
 Irvine, CA 92623-9657  
 10067379 EDI: ECAST.COM Oct 01 2014 02:43:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262  
 10006335 EDI: ECAST.COM Oct 01 2014 02:43:00 eCAST Settlement Corporation assignee of Citibank,  
 (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 28

District/off: 0422-7

User: bullockn  
Form ID: B18W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 30, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	eCAST Settlement Corporation,	POB 29262,	New York, NY 10087-9262
10091853	##+The Debt Law Group, PLLC,	P.O. Box 5928,	Glen Allen, VA 23058-5928
10088911	##+The Debt Law Group, PLLC,	111 Highland Ave,	Colonial Heights, VA 23834-3139
			TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2014 at the address(es) listed below:

Peter S. Lake on behalf of Creditor Wells Fargo Dealer Services, Inc. f/k/a Wachovia Dealer Services, Inc. pslake@lakelawfirm.org, loretta@lakelawfirm.org  
Richard James Oulton on behalf of Joint Debtor Connie Jones southsidedebtawgroup@gmail.com, thedebtawgroupmail@gmail.com;DLGHearings@gmail.com;chadesimmons.legal@gmail.com  
Richard James Oulton on behalf of Debtor Anthony Jones southsidedebtawgroup@gmail.com, thedebtawgroupmail@gmail.com;DLGHearings@gmail.com;chadesimmons.legal@gmail.com  
Robert E. Hyman station08@ricva.net, ecfsuamary@ricva.net

TOTAL: 4